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**TRANSMITTAL
FORM**

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission	5	Application Number	10/822,999
		Filing Date	April 13, 2004
		First Named Inventor	Robert Alexander
		Art Unit	3628
		Examiner Name	TBA
		Attorney Docket Number	56145473-115

ENCLOSURES (Check all that apply)

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):
Remarks This correspondence is being transmitted via First Class Mail to the U.S. Patent & Trademark Office on May 25, 2006.		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Baker & McKenzie LLP		
Signature			
Printed name	Frank M. Gasparo		
Date	May 25, 2006	Reg. No.	44,700

CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.

Signature			
Typed or printed name	Frank M. Gasparo	Date	May 25, 2006

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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56145473-115

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Robert Alexander

Application No.: 10/822,999

U.S. Filing Date: April 13, 2004

Title: SYSTEM AND METHOD FOR PROCESSING AND FOR
FUNDING A TRANSACTION

Group Art Unit: 3628

Examiner: TBA

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

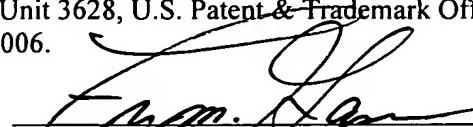
Sir:

In accordance with the duty of disclosure under 37 C.F.R. § 1.56 and in conformance with the procedures of 37 C.F.R. §§ 1.97 and 1.98 and M.P.E.P. § 609, attorneys for the Applicant hereby bring the following materials to the examination of the above-identified application to the attention of the Examiner. The materials are listed on the attached PTO Form PTO/SB/08A. It is respectfully requested that the information be expressly considered during

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Frank M. Gasparo (Reg. No. 44,700)

the prosecution of this application, and that the materials be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This information disclosure statement is being filed under 37 C.F.R. §1.97(c), wherein to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained herein was known more than three months prior to the filing of this informational disclosure statement.

The Commissioner for Patents is hereby authorized to charge the fee set forth in § 1.17(p) to Deposit Account No. 02-0393 of Baker & McKenzie LLP.

Dated: May 25, 2006

Respectfully submitted,



Frank M. Gasparo
Reg. No. 44,700
Baker & McKenzie LLP
1114 Avenue of the Americas
New York, New York 10036
Telephone (212) 626-4100
Facsimile (212) 310-1600



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Institute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet

1

of

1

Complete if Known

Application Number	10/822,999
Filing Date	April 13, 2004
First Named Inventor	Robert Alexander
Art Unit	3628
Examiner Name	Hyung Sub Sough
Attorney Docket Number	56145473-114

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		US- 6,295,522	07-11-1997	Boesch	
		US- 6,505,772	06-22-2000	Mollett et al.	
		US- 2003/0233333	06-14-2002	Lee et al.	
		US- 2005/0192897	02-09-2005	Rogers et al.	
		US- 2006/0004655	06-30-2005	Alexandar, IV et al.	
		US- 2006/0026073	10-24-2005	Kenny, Jr. et al.	
		US- 2006/0036540	08-27-2004	Lawrence et al.	
		US- 2005/0234817	04-16-2004	VanFleet et al.	
		US-			

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	† ³
		Country Code ³ "Number ⁴ " Kind Code ⁵ (if known)				
		JP 2002-288570	04-02-2004	Izumu KK		
		JP 2004-102787	10-04-2002	Bank of Tokyo ...		
		WO 01/52211	05-18-2000	CCK Van Co.		

Examiner Signature		Date Considered
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

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